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FAMILY ECONOMICS REVIEW

WINTER 1980

HIGHLIGHTS:

ENERGY-SAVING HOME IMPROVEMENTS

ELECTRONIC FUNDS TRANSFER SYSTEMS

NFCS—WORKING WOMEN AND ELDERLY

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O.H.I.

U.S. DEPARTMENT OF AGRICULTURE
NATIONAL RURAL ELECTRIFICATION ADMINISTRATION
RURAL ELECTRIFICATION RECORDS

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FAMILY ECONOMICS REVIEW is a quarterly report on research relating to economic aspects of family living. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

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FAMILY ECONOMICS REVIEW

ENERGY-SAVING HOME IMPROVEMENTS

By Marilyn Doss Ruffin¹

Many families will be considering energy-saving home improvements in the months ahead and will need information to help them evaluate their needs and choose among alternatives. The consumer (and educator as well) is faced with an abundance of often conflicting advice—advice that attempts to simplify decisionmaking about a very complex and imprecisely measurable area of family concern. The availability of tax breaks, loan guarantees, grants, and other incentives under the National Energy Act of 1978 for some (but not all) energy measures adds to the complexity of family decisionmaking. The educator will need to assist families in making energy improvement decisions that are compatible with the family's broader needs and goals, and that consider competing budget needs such as adequate nutrition, medical care, and financial security.

Choice of energy improvements based on the expectation of a guaranteed dollar saving to be returned in future utility bills is not realistic. The consumer, therefore, is likely to experience greater satisfaction by viewing the result of a potential energy investment within a broader context of contributing to lowered household operation costs and increased comfort and also valuing the measure's contribution toward achieving a satisfying home environment. In evaluating the costs and benefits of any particular energy measure or package of measures, local costs and conditions must be considered. For specific information, educators may want to contact the energy agency of their State government for recommendations being developed under the Federal programs discussed in this article or other guidance materials.

THE NATIONAL ENERGY ACT (NEA)

Two parts of the NEA—The National Energy Conservation Policy Act of 1978 and the Energy Tax Act of 1978—provide incentives that encourage families to make energy-saving modifications to their housing. These incentives

include Federal income tax credits, free or low-cost inspections or "energy audits" of individual residences, home weatherization grants to low-income families, and loans to homeowners and builders for the purchase and installation of solar equipment. Aid under NEA is restricted to measures that are primarily for the purpose of saving energy (for example, caulking, weatherstripping, insulation) and excludes measures that primarily serve a decorative, structural, or safety function (for example, siding, carpeting, draperies, paneling, awnings, shades, new walls, shrubbery, fireplace screens) or that are for recreational facilities (for example, vacation homes or swimming pools.).

The National Energy Conservation Policy Act

Several provisions of the National Energy Conservation Policy Act of 1978 will directly affect families. In particular, educators may want to become familiar with specific recommendations of the weatherization grant program and the energy audit program described here. Both provide guidelines by State or locality for evaluating energy improvement needs.

Weatherization grants for low-income families are authorized through 1980 by NEA. Families whose incomes are below or near federally established poverty levels are eligible for these programs.² Each State (except Hawaii) and the District of Columbia must develop lists of energy measures ranked according to their priority with respect to improving the energy soundness of the homes of elderly, handicapped, and low-income consumers within the State. During the last part of 1979 and early 1980, States will be developing the specific details of these programs. For additional information on the Grants Program for Weatherization Assistance for Low-Income Persons, contact the Director, Office of Weatherization Assistance, State and Local Programs, Department of Energy, Washington, D.C. 20545.

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² In 1978, the poverty threshold for a nonfarm family of four with two children was \$6,610; for a similar farm family of four it was \$5,618, or 85 percent of the non-farm level.

"Energy audits" or inspections and other services to residential customers of utility companies and fuel suppliers will be offered through the Residential Conservation Service Program administered by the Department of Energy (DOE). Within guidelines set at the Federal level, each State is responsible for developing and implementing its own program. One of the requirements of the program (mandated by NEA) is that large gas and electric utilities and, at the State's option, nonregulated utilities and home-heating suppliers must offer to their residential customers energy audits upon request; information about estimated savings in energy costs for the measures; and arrangements upon request for the purchase, installation, financing, and billing of energy conservation and renewable source measures,³ with appropriate attention given to consumer protection. Federal recommendations will be issued for qualified energy measures that are likely to be cost effective in the various climate areas within each State, product specifications, and installation and inspection procedures. The energy measures are limited to those with an initial cost of \$15 or more, an expected service life of 3 years or more, and that are estimated to pay back the consumer's initial investment within 6 years or less. States will be responsible for operating procedures and development of a complaint-resolving mechanism. Proposed guidelines for the program were published in the "Federal Register," March 19, 1979 (vol. 44, No. 54, pp. 16545-16797), and public hearings were held in March, April, and May 1979. Based on public comments, DOE has undertaken a major revision and expects to issue a revised proposal in late 1979.

Loan programs for energy-conserving home improvements and for purchase and installation of solar heating and cooling equipment are authorized by the NEA and administered by the Department of Housing and Urban Development (HUD). The energy-conservation loans are limited to moderate-income or elderly families. These loans feature low-interest rates and are

available in amounts up to \$2,500 per household. Solar energy loans are available to homeowners or to builders in amounts up to \$8,000. Additional information about both loan programs is available from the Federal Housing Administration, Department of Housing and Urban Development, Washington, D.C. 20410.

The Energy Tax Act

The Energy Tax Act provides tax credits for taxpayers (either owners or renters) who purchase and install insulation, other specified "energy-conserving components," or equipment that utilizes a renewable energy source. Expenditures qualify only if they occur on or after April 20, 1977, and before January 1, 1986, and are for measures installed in or on (or "in connection with" in the case of renewable source measures) the dwelling that is the taxpayer's main residence at the time of completion. Energy-conservation modifications made to buildings, renovations, or new rooms built after April 20, 1977, do not qualify; however, this limitation does not apply to renewable source measures.

Taxpayers who make qualified expenditures for insulation or other energy-conservation measures may subtract 15 percent of the first \$2,000 spent on such measures from the amount of Federal income tax that would otherwise be due. Taxpayers who make qualified renewable source expenditures may subtract 30 percent of the first \$2,000 of such expenditures plus 20 percent of additional expenditures between \$2,000 and \$10,000. In the case of joint occupancy of a dwelling by more than one taxpayer (roommates, for example), the amount of the credit is to be allocated among the occupants in proportion to their share of any given year's eligible expenditure. A taxpayer may not claim a credit of less than \$10; however, eligible expenditures may be accumulated over more than 1 year until the minimum is reached. On the other hand, if the amount of tax credit that the consumer would be due is larger than his tax liability for the year (the case of the low-income or elderly consumer, for example, who pays little or no income tax), the credit may be carried over to subsequent years to offset tax obligations incurred up to December 31, 1987.

A list of items eligible for the credits was published in the "Federal Register" on May 23,

³ Renewable source measures included in the program are wind energy systems; solar space heating and hot water systems; and "passive" heating and cooling systems that use natural sources in the environment, without reliance on mechanical devices to transfer the energy.

1979 (vol. 44, No. 101, pp. 29924-29931). For an item to be eligible, its original use must begin with the taxpayer, it must have an expected useful life of at least 3 years in the case of insulation and energy-conserving items and 5 years in the case of renewable source equipment, and it must meet any quality and performance standards that were required by the Internal Revenue Service at the time it was acquired. Items that qualify as insulation or other energy-conserving components include material that is "specifically and primarily" designed as insulation for use in or on a dwelling or on a water heater (includes materials made of fiberglass, rock wool, cellulose, urea-based foam, urethane, vermiculite, perlite, polystyrene, extruded polystyrene foam); furnace replacement burners; automatically operated flue dampers; electric or mechanical ignition systems for furnaces or boilers to replace gas pilot lights in existing furnaces; storm or thermal windows or doors; automatic energy-saving setback thermostats; caulking and weatherstripping; and energy-usage display meters that show the money cost of energy usage in the entire dwelling, in systems within the dwelling, or of individual appliances. Items that qualify under the Energy Tax Act as renewable source measures may utilize solar, wind, or geothermal energy. Agricultural products and byproducts are not considered to be renewable sources under the program regulations. Materials or modifications that serve a dual purpose (for example, skylights, roofs, greenhouses) do not qualify.

In order to be able to claim the tax credits, the consumer must keep records that clearly identify the items, their cost, and any labor cost. Additional information about the tax credits is available from the Internal Revenue Service, Washington, D.C. 20224.

COST EFFECTIVENESS OF ENERGY INVESTMENTS

A variety of energy-conservation practices have widespread applicability and can be accomplished at little or no cost. According to the Department of Energy, these practices are at least as effective as installing measures that require a much greater investment. These practices are changing furnace and air-conditioning filters; installing flow restrictors in shower heads and faucets; sealing leaks in pipes and ducts; rais-

ing thermostat settings in summer and reducing settings in winter; reducing thermostat settings on water heaters; and closing vents, valves, and doors in infrequently used rooms. Another measure that is likely to be highly profitable in most climate areas is inspection and adjustment of the furnace by a professional technician to increase its efficiency.

The cost effectiveness of selected energy-related home improvements that require a more substantial investment is discussed here.

Weatherstripping and caulking. In any geographic location, weatherstripping and caulking will generally be cost effective if cold drafts can be felt. If windows and doors are tight fitting, weatherstripping and caulking are not likely to be cost effective. Consumers have a wide choice in caulking materials, which vary in cost and durability. Materials acceptable under HUD Minimum Property Standards are silicone rubber base or butyl rubber base (conforming to Federal Specification No. TT-S-1543 or TT-S-1657, respectively) or other material that can be shown to be equally resilient and durable.⁴

Water heater insulation. The water heater is a major consumer of energy in the home. Some consumers spend more on water heating than on house heating. Federally sponsored research has found that wrapping the outside of the water heater with a blanket of fiberglass insulation is a cost-effective do-it-yourself measure. Savings will vary depending on the original level of insulation in the water heater, the type of fuel and its cost, climate, hot water usage, temperature setting, and other factors. The National Bureau of Standards estimated representative energy savings with a 1½-inch blanket of insulation to be 30 therms per year for a gas water heater, 25 gallons per year for an oil water heater, and 300 kWh per year for an electric water heater. For this estimate, the water heater's contribution to

⁴ Many housing educators and other professionals will be familiar with the Minimum Property Standards (MPS) for One- and Two-Family Dwellings issued by the Department of Housing and Urban Development. The MPS are the *minimum* levels of acceptability set by HUD for the homes it will insure. Thermal requirements under the MPS were recently increased to reflect today's higher level of energy awareness and a changed cost-effectiveness situation caused by higher energy prices. However, the levels recommended by the MPS may be lower than the optimal level for an individual consumer who is improving his own home.

heating the dwelling during the heating season is considered as well as its adding to the air-conditioning load during hot weather. The water heater insulation refit kit is widely available. It consists of a blanket of fiberglass insulation and materials and instructions for do-it-yourself application. Extreme care must be used in insulating a gas- or oil-burning water heater, as improper installation may result in fire. Proper installation is important to thermal effectiveness and durability as well.

Storm doors. Storm doors are generally not a highly cost-effective measure. However, if the consumer installs the type of door with interchangeable screen and storm panels and the door is used in warm weather to reduce use of air-conditioning by utilizing natural ventilation when possible, the cost benefit may become more attractive. HUD Minimum Property Standards (see footnote 4) require storm doors or insulated doors for new homes with electric resistance heat in climates with more than 4,500 winter degree days⁵ and in new homes with fossil fuel heat or heat pumps in climates above 7,000 winter degree days. Requirements differ somewhat for houses in which the primary door is a hollow-core type or has over 25 percent glass. Under those conditions, a storm door is required in homes with electric resistance heat in areas with winter degree days exceeding 1,500 and in homes with fossil fuel heat or heat pump in areas with over 3,500 winter degree days.

⁵ Degree day is a measure of the coldness of the weather experienced; it is based on temperature difference and time. Degree days are computed by comparing each day's mean temperature with the reference temperature of 65° F. Each day that the mean temperature is below 65° F is assigned a number of degree days equal to the difference between the day's mean and the reference mean temperature. For example, a day in which the mean temperature is 55° F is assigned 10 degree days and a day in which the mean temperature is 65° F or greater is assigned 0 degree days. Thus, the greater the number of degree days, the cooler the climate. Degree day data for U.S. weather stations and major cities are computed by the National Climatic Center of the U.S. Department of Commerce. Annual information for a particular State may be found in the July issue of "Climatological Data" (issued for individual States). Many libraries subscribe to this series or other publications containing local climate data. Average degree day data for selected major cities also are published in the "Statistical Abstract of the United States" (U.S. Department of Commerce, Bureau of the Census, issued annually).

Storm windows. Computerized analysis for DOE's Residential Conservation Service Program showed storm windows to be cost effective in most parts of the United States for homes heated by fossil fuels as well as those using electric heat. The exception would be those areas that have mild winters and low air-conditioning need. However, recent in-home testing sponsored by DOE showed the saving in energy resulting from storm windows to be substantially less than had been predicted from engineering model calculations.⁶ Storm windows (and replacement windows) are among the many strategies for achieving energy-efficient windows. Numerous other measures (such as shades, draperies, awnings, and windbreaks) can be used in conjunction with storm windows or as an alternative to them. Such measures are discussed in a National Bureau of Standards publication, "Window Design Strategies to Conserve Energy," NBS Building Science Series No. 104. The publication is available for \$3.75 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. (Ask for Stock No. 003-003-01794-9.)

Insulation. To evaluate the cost effectiveness of adding insulation to walls, floors, or attics, the consumer will need specific information regarding his existing level of insulation, local costs and conditions, and whether the installation is a do-it-yourself measure or a contractor job. R-value is a commonly used measure of a material's insulation value, with high R-values indicating a greater degree of insulation value. Typical increments for attic insulation are R-11, R-19, R-30, R-38, and R-49; typical increments for floor insulation are R-11 and R-19. Adding insulation may be cost effective (payback period of 6 years or less) if no insulation presently exists or if the present level is at least two increments below the level currently recommended as cost effective.⁷ There is disagreement about the advisability of adding wall insulation. According to

⁶ U.S. Department of Energy, Division of Buildings and Community Systems, 1978, The Twin Rivers program on energy conservation in housing: Highlights and conclusions, HCP/M428801, 85 pp. (Report available for \$6 from National Technical Information Service, Springfield, Va. 22161.)

⁷ Unpublished information prepared by National Bureau of Standards for the Residential Conservation Service Program of the U.S. Department of Energy.

the Department of Energy, adding to an existing level of wall insulation is generally not recommended, although in many climates the addition of wall insulation to R-13 where no insulation previously existed is identified by DOE as cost effective.

Inappropriate choice of insulation materials or their improper installation may reduce their cost effectiveness, cause fire hazard, or cause moisture problems that lead to peeling paint and structural damage.

Insulating furnace ducts. Wrapping heating ducts that pass through unheated areas with insulation is likely to be highly cost-effective measure in most areas. The major controllable loss from a hot air heating system occurs through uninsulated or leaking ducts. The measure will be particularly cost effective with do-it-yourself installation.

Thermostat setback device. According to the Department of Energy, these devices will be cost effective in most climates. The consumer can, of course, achieve substantially the same effect by manually adjusting the thermostat. Setback devices should not be used with a heating system that utilizes a heat pump.

Solar energy. The availability of sunshine is, of course, the most important factor in the feasibility of a solar heating or water heating system. Sunny climates with short heating seasons (for example, Florida or southern California) are not well suited to solar space heating, but they are the most favorable areas for solar water heating. For solar space heating, areas with long and sunny heating seasons and high utility rates are the most favorable. Geographic areas meeting those criteria include the mid-Atlantic region, New England, some Midwestern States, and the mountainous areas of the Southwest. In addition to climate, the characteristics of the particular home, its site, and its occupants must be evaluated. Currently it is not cost effective for solar energy systems to provide 100 percent of a home's heating needs. A solar hot water system will be more cost effective than solar space heating in most parts of the country. A hot water system is simpler and less costly to install and has the advantage of being useful throughout the year. A solar water heating system can provide roughly 60 to 70 percent of a family's needs in Florida or California and 30 to 40 percent in such northern locations as Minnesota or Maine.

Consumers living in areas where solar heating or water heating "retrofit" (i.e., installation in an existing dwelling) may be cost effective will be eligible for individual in-home evaluations of the feasibility and economics of installing solar energy systems. Such evaluations will be offered through local utility companies as part of the Department of Energy's Residential Conservation Service Program(see p. 4).

The solar energy decision will require considerable research on the part of the consumer. It is important to investigate well ahead of time the applicable building codes and zoning regulations and other legal issues. In addition, the consumer will need to be aware of specific conditions that must be met in order to qualify for Federal or local tax incentives, grants, or low-interest loans. Additional information on solar energy is available from the National Solar Heating and Cooling Information Center, a national clearinghouse that is operated for the Departments of Energy and Housing and Urban Development. Anyone wanting general information on solar energy, lists of publications, lists of products and installers, or answers to specific questions can write to the Center at P.O. Box 1607, Rockville, Md. 20850, or call toll free 800-523-2929; in Pennsylvania the toll-free number is 800-462-4983. Costs and feasibility of solar energy are discussed in the Center's Fact Sheet No. 110, "Solar Retrofit," which is free. (Most of the information in this section on "solar energy" is from that fact sheet.)

Fuel switching. The costs and benefits to consumers of switching from one type of fuel to another is an area in which little information has been developed. The practice is not included as an approved energy-conservation practice in any of the Federal programs discussed in this article. Fuel switching is not an energy-conservation measure. However, the consumer who is making a replacement decision about the home heating system or who is experiencing severe supply or cost problems may wish to have comparative information in order to make an informed decision. Comparative costs of fuels and heating systems are discussed in the USDA publication FB-2235, "Home Heating Systems."⁸ Specific

⁸ Single copies are available free by writing to the Office of Governmental and Public Affairs, U.S. Department of Agriculture, Washington, D.C. 20250.

information on the operating efficiencies of new furnaces will be readily available to the consumer when Federal regulations on energy labeling of appliances are implemented.

In evaluating the potential costs and savings of switching from one type of fuel to another, the following should be considered: The present age of existing equipment with respect to its probable total useful life; the present and potential operating efficiency of existing equipment (this must be determined by in-home inspection and testing by a qualified technician); the initial cost plus installation cost of alternate equipment including any necessary structural modifications, permits, and hook-up charges; the efficiency or the estimated energy usage of the new equipment; and long-term projected fuel costs.

EVALUATING PRODUCTS AND SERVICES

Home improvements continue to be a source of consumer complaints, and consumers are particularly vulnerable in the area of energy-related improvements. The desire to save energy (and, of course, money) has increased demand for such products. Many new or unfamiliar products and services are being offered. Even among established products such as insulation, problems may exist due to lack of product standards and the complexities of installation.

In evaluating products and services, consumers should—

- Be skeptical of claims made for percentage or dollar reductions of energy costs. The amount of savings will vary considerably from house to house and family to family depending on structural characteristics of the dwelling, existing

energy-saving features, climate (including temperature, humidity, wind, and solar characteristics), present and future energy prices, habits and lifestyle of the family, and quality of materials and installation of the particular energy-saving product.

- Seek impartial advice. As a general rule, avoid obtaining advice on your need for a product from someone who sells that product.
- Resist sales pitches. The most heavily promoted products are likely to be those that are most profitable to the seller rather than of most benefit to the homeowner.
- Be wary of offers of easy credit. Before taking on additional debt, consider (1) whether the product is really needed and (2) whether the family budget is sufficiently flexible to handle a new obligation. If you decide to use credit, shop for a favorable interest rate. You may be able to take advantage of low-interest energy-conservation loan programs.
- Check with your local consumer protection office and with the local Better Business Bureau. Find out whether problems exist with the type of service or a particular company.
- In comparing costs, consider the type of warranty and the firm's past record in addition to the purchase price.
- Know your rights on door-to-door sales. Sales made in your home, whether unsolicited or invited, are covered by a 3-day cooling-off period; the rule applies to sales of \$25 or higher. The seller is required by law to give you a cancellation form. You may cancel the transaction without any penalty or obligation within 3 days. If you don't have a cancellation form, you may write your own letter of cancellation.

EFTS—ELECTRONIC FUNDS TRANSFER SYSTEMS

By Cynthia L. Jennings¹

Electronic Funds Transfer Systems (EFTS) is a term used to describe a variety of new consumer financial services, which are characterized by the use of computers and electronic technology. In EFTS, electronic impulses are the transfer system, replacing the paper used in check and credit card transactions.

Users of EFTS

EFTS are used by banks for the collection, clearing, and transfer of funds and financial information; by retail establishments for credit authorization, check verification, check guarantee, file look-up functions, and consumer purchases by direct electronic transfer of money; and by consumers for direct deposit, preauthorized payment, credit purchases, purchases by direct electronic transfer of money, and inter-account transfers. These functions overlap and all three types of EFTS users are interconnected in an overall system. For instance, many of the consumer and retail uses of EFTS are possible only because of the clearinghouse network capabilities of banks.

Banks. The clearinghouse network links banks for the collection, clearing, and transfer of funds. There are three main national or international wire services that handle transactions between member banks: Bank Wire, which transmits transactions and messages among several big banks, handles \$27 billion a day; Fed Wire, which handles big-dollar transactions among the Federal Reserve's member banks, processes \$150 million daily; and SWIFT (Society for Worldwide Interbank Financial Telecommunications), which transmits payments and other banking messages to member banks on an international scale, handles \$1 billion daily. The regional automated clearinghouses (ACH), associations of financial institutions, handle consumer services by transferring funds among members. ACH operations parallel check-clearing operations in many respects, except that information is exchanged on magnetic tape

instead of paper checks. There are 36 regional ACH associations linked together by the clearing and settlement facilities of the Federal Reserve System into a nationwide electronic payments network. This network includes 68 percent of commercial banks and 11 percent of thrift institutions. Between May 1978 and May 1979, total financial transactions handled through the ACH network rose 48 percent to 13 million a month. Although the government, mostly through direct deposit of social security payments, accounts for almost 84 percent of the total ACH volume, commercial use is increasing at twice the rate. The ACH network makes possible direct deposit and preauthorized payment services.

Direct deposit is a prearranged automatic credit to the consumer's account of payment, such as payroll checks, social security payments, pension funds, annuity payments, dividends, and interest. Although use of this service is limited, it is growing. Between June 1978 and June 1979, the proportion of all people receiving social security checks who elected direct deposit rose from 20 to 26 percent.² In June 1979, over 10 million people chose direct deposit of their government retirement check; this represents 23 percent of all those receiving some form of government retirement income. Most government retirement checks sent for direct deposit go to commercial banks (87 percent), with savings and loan associations receiving 7 percent and mutual savings banks 5 percent.

Preauthorized payment is a means for paying recurring, fixed payments, such as mortgage payments or insurance premiums, without writing checks. An arrangement is made with the financial institution to deduct the necessary amount from the customer's account and credit the account of the creditor through the automated clearinghouse.

A type of preauthorized payment used in some areas is "bill check." This is a statement or stub sent by the company that allows the consumer to regulate the amount paid and the date of payment. When the consumer fills in the amount to be paid, signs, and returns the bill

¹ Family economist, Family Economics Research Group, Science and Education Administration, U.S. Department of Agriculture.

² From phone conversation with Tom McAndrew, Social Security Administration, Baltimore, Md.

check, the bank is authorized to transfer funds from the consumer's account to the company's account through an automated clearinghouse.

Consumers. Besides the use of the direct deposit and preauthorized payment services already mentioned, consumers' main use of EFTS is through a remote service unit. Easy access by consumers to an electronics payment system through remote service terminals is essential for the eventual widespread and economical use of an EFT system. The use of remote service units has grown tremendously in recent years. Between June 1976 and June 1978, the total number of financial institutions using remote service units increased from 141 to 620.

The automated teller machine (ATM), the most widely used remote service unit, is operated by the customer and allows the performance of a number of basic financial transactions. ATM's are also called cash dispensers, total tellers, unmanned tellers, and vestibule banking. So far, most machines are located in or near bank branches and create 24-hour banking service. It is expected that eventually ATM's will be installed in shopping malls and office buildings. The ATM is accessed by the consumer using an EFT card and a secret personal identification number.

The automatic telephone payment system allows consumers to pay certain bills by telephoning the bank. With some pushbutton telephone programs, the consumer may be connected directly to a computer and the buttons on the phone are used to punch in the payment information.

Point-of-sale systems (POS) are machines located at retail establishments that can offer information services to the store (such as check or credit authorization) or funds transfer services to the consumer (such as paying for a purchase by a full transfer of funds or making a routine banking transaction). The POS are accessed the same way as the automated teller machines.

Retail. The primary use of EFTS by retail establishments at this time is for information. Stores use a remote service unit to verify checks, authorize credit, and look up customer files. Some stores are installing ATM's for customer use and a few use POS units, in cooperation with a bank, for full-transfer purchases. With this type of purchase, the necessary funds are instantly

transferred out of the customer's account and into the store's account—unlike the payment delay inherent in a credit purchase.

Advantages and Disadvantages

EFTS offers many advantages to banks, retail establishments, and consumers. EFTS can speed up financial transactions and, through the elimination of paper checks, can cut their costs by as much as 80 percent. In addition, electronic banking provides consumers with more convenience and flexibility in their banking, and it could increase the security of financial transactions by reducing theft of currency or unauthorized use of checks.

By its very nature, however, EFTS could create considerable problems.

Error and fraud. Although increasing use of EFTS will likely decrease the possibility of robbery of cash or check fraud, EFTS could cause costly mistakes through computer error and create a new form of fraud through illegal electronic access to the system. The electronic banking industry is trying to develop safer systems and security standards.

Privacy. EFTS technology centralizes financial information and makes retaining and retrieving it easier. This creates a potential for invasion of privacy.

To restrict the potential for government abuse of available individual financial information, the Right to Financial Privacy Act of 1978 specified certain procedures that Federal authorities must follow to obtain records of an individual customer from a financial institution. Concern has been expressed, however, that this legislation relates only to Federal agencies, and additional Federal restrictions are needed to protect consumers from abuses by State agencies and the private sector.

Some State laws restrict disclosure by depository institutions of information regarding an individual's account, and there are some privacy protection provisions in the Federal Home Loan Bank Board's Remote Service Unit Regulation, the Comptroller of the Currency's EFTS Guidelines, and the Federal Credit Union Bylaws issued by the National Credit Union Administration.

Plans have been announced to introduce legislation restricting disclosure of data from EFT systems. The legislation is expected to include

the Privacy Protection Study Commission's recommendation that EFT service providers retain individual account information for a limited period of time—only long enough to fulfill operational requirements.

Stop payment and float. EFTS provides for almost instant transfer of funds without the allotted clearance time now necessary with checks. This instantaneousness results in the loss of two advantages now enjoyed by consumers in check transactions—the time to stop payment and "float."³

Solutions suggested include "value dating," which is a method of deferring actual payment until an agreed-upon date, and "reversibility," which is the ability to reverse charges even after the transaction is complete.

Consumer adjustment. EFTS is an intangible means of payment—unlike the tangible cash or check. The ease of spending money with EFTS, by the push of a button, will necessitate careful consumer financial management; and in a system where money is automatically flowing in and out of accounts and there are no canceled checks, consumers will need to learn new techniques to keep track of their money.

Electronic Fund Transfer Act

In an attempt to eliminate some of the potential problems involved in an expanded EFT system and to encourage development of EFTS along specified guidelines, Congress passed the Electronic Fund Transfer Act in November 1978. The act provides for a basic framework of rights, liabilities, and responsibilities of participants in electronic fund transfer systems and protects consumers in their use of such systems. The Federal Reserve Board was given authority to issue rules and regulations to aid in the implementation of the act.

The Federal Reserve Board's implementing regulation—Regulation E-Electronic Fund Transfers—is concerned with any transfer of funds that is initiated through an electronic terminal, telephone, or computer for the purpose of debiting or crediting an account. Exempted from the regulation are (1) check guarantee or authorization services, (2) bank wire transfers, (3) transfers for the purpose of buying or selling

securities or commodities, (4) automatic transfers from savings to demand deposit accounts, (5) certain telephone-initiated transfers, and (6) trust accounts.

Current rules. The Board is still in the process of writing sections of regulation E. Two sections, however, dealing with EFT cards used by consumers to access an automated teller or point-of-sale machine are presently in effect. The sections (1) specify the conditions under which EFT cards may be issued and (2) limit a consumer's liability for unauthorized use of an EFT card.

A financial institution may only issue an EFT card that is valid for use if the consumer requests it or as a renewal or substitution card.

Unsolicited cards may be distributed only if the unsolicited card is not valid for use, can only be validated by a verified request from the consumer, and is accompanied by a clear explanation of validation or disposal procedures for the card. In addition, the financial institution must inform the consumer about the following conditions that would apply if the card were validated:

- Consumer's liability for unauthorized transfers.
- Telephone number and address of the person or office to be notified in the event of a suspected unauthorized transfer.
- Financial institution's business days.
- Type of electronic fund transfers allowed and any limitations.
- Any charges for electronic fund transfers.
- Conditions under which the financial institution will disclose the consumer's financial information to others.
- Whether receipts or periodic statements will be provided.
- Presence and procedure for error resolution.
- Conditions under which the financial institution will assume liability.

Before a financial institution can impose liability on a consumer for unauthorized use of a lost or stolen EFT card, the following information must be provided to the consumer:

- Consumer's liability and responsibility to report loss.
- Contact telephone number or address to report suspected unauthorized use.
- Financial institution's business days.

³ Float is the time between the writing of a check and its clearance.

If the previous information has been supplied by the financial institution and the consumer reports a missing card within 2 business days of discovering the loss, the liability of the consumer for unauthorized use of the EFT card is limited to \$50. Notification after 2 business days can increase liability to as high as \$500.

If the consumer fails to report an unauthorized use of the card within 60 days after the issuance of a periodic statement showing the unauthorized use, the consumer's liability may be unlimited with respect to transfers made after the 60 days.

A consumer's liability for an unauthorized credit transaction made with a combination EFT/credit card is limited to \$50.

Proposed rules. Rules to implement other sections of the Electronic Funds Transfer Act have been proposed by the Federal Reserve Board. Final rules are expected by the end of 1979 and are effective in May 1980.

The Board has proposed that EFT transactions for mutual funds, pensions, and profit sharing be added as an additional exemption. Also, certain EFT transactions made within a financial institution, such as automatic crediting of interest on savings accounts and debiting for automatic mortgage payments, would be exempt from the regulations.

In addition, the Board has proposed that—

- Specified terms and conditions of an EFT service must be disclosed to the consumer in

writing when the contract is made or before the first transfer is made.

- Receipts and periodic statements showing EFT transactions must be provided.
- When a consumer preauthorizes a recurring credit (for example, direct deposit paycheck), the financial institution must make the credit available immediately for the consumer's use and must notify the consumer whether the expected credit was received.
- When a consumer preauthorizes a recurring payment (for example, utility bills, insurance premiums), the financial institution must notify the consumer, in advance of payment, when the payment amount varies outside a specified range; and a consumer may stop the payment, either orally or in writing, up to 3 business days before the scheduled date of payment.
- When the consumer alleges that an error has been made, the financial institution must complete an investigation of the allegation within 10 days or temporarily recredit the consumer's account with the disputed amount until the investigation is completed.
- Financial institutions must keep evidence of compliance with the regulations for at least 2 years.
- No person may condition an extension of credit to a consumer upon repayment by EFT, nor require a consumer to establish an account with a particular financial institution as a condition of employment or receipt of government benefits.

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FOOD COSTS AND PRACTICES OF HOUSEHOLDS WITH WORKING WOMEN AND ELDERLY PERSONS, SPRING-SUMMER 1977

By Robert L. Rizek and Betty B. Peterkin¹

This article summarizes preliminary findings from the USDA's Nationwide Food Consumption Survey (NFCS) 1977-78. Findings include the money value of foods consumed, the proportion of meals eaten at home and away from home, the nutrient return per dollar's worth of food used at home, and the food shopping practices and identity of the person or persons responsible for food planning, shopping, and preparation. Results shown are for about 7,000 housekeeping households in the conterminous States in April to September 1977 and are classified by whether or not (1) the female head² usually worked 20 hours or more per week outside the home and (2) the male or female head was 65 years or older. Housekeeping households

are those with at least one person having 10 or more meals from home food supplies during the 7 days prior to the interview.

Information on the history of USDA food surveys, the scope of the 1977-78 survey, and the data collection methods were summarized in an article in the fall 1978 issue of "Family Economics Review," entitled "The 1977-78 Nationwide Food Consumption Survey," by Robert L. Rizek. Copies are available from the Family Economics Research Group at the address on page 2 of this issue (see box).

Households With Working Women

Of the 6,565 survey households with female heads, 2,420 had female heads who were employed 20 or more hours per week outside the home (working-women households). Working-women households averaged about 3.2 household members, the same as other households, but their household incomes were higher. Only 25 percent of working-women households had a 1976 income before taxes below \$10,000, compared with 47 percent of other households having female heads (see table).

¹ Chairman and home economist, respectively, Consumer and Food Economics Institute, Human Nutrition Center, Science and Education Administration, U.S. Department of Agriculture. Assistance of Mills Weinstein and Richard Kerr of the Institute in data preparation is acknowledged.

² Female head refers to women who lead households jointly with their husbands or serve as a single head of household living either alone or with other household members.

Characteristics of U.S. households surveyed in spring and summer 1977

Household characteristics	All households	Employment of female head ¹		Age of head	
		Working ²	Other	65 years or over ³	Other
<u>Percent</u>					
Location:					
Central city	31	33	28	32	30
Suburban	36	37	36	29	38
Nonmetropolitan	33	30	36	39	32
Household members:					
1	16	10	14	39	10
2	31	32	31	51	25
3	18	22	17	7	21
4	17	18	18	2	21
5 or more	18	18	20	1	23
Income (1976) before taxes:					
Less than \$5,000	18	6	23	43	12
\$5,000-\$9,999	22	19	24	33	19
\$10,000-\$14,999	20	21	19	13	21
\$15,000-\$19,999	16	19	15	4	19
\$20,000 or more	24	35	19	7	29

¹Includes only households with female head.

²Usually worked 20 or more hours per week outside the home.

³Male or female head is 65 years or older.

Source: The Nationwide Food Consumption Survey 1977-78, Consumer and Food Economics Institute, Human Nutrition Center, Science and Education Administration, U.S. Department of Agriculture.

Money value of food.³ The food used at home and away by working-women households had a higher *total* money value on the average than the food used by other households (fig. 1). This was true for all food used and for food used per

household member. Although the value of food used *at home* per household member (including that bought and home produced or otherwise received without direct expense) was slightly higher for working women than for other households (fig. 2), it accounted for only 73 percent of the total money value of food for working-women households compared with 80 percent for other households. Expense for food *away from home* for working-women households was \$5.80 per household member per week—\$4.60 for meals and \$1.20 for snacks.

³Food prepared at home and carried to work, school, and recreational and other events is included as food at home. Food away from home includes only food paid for by household members. The value of food received as guests or in payment for services is not available from this survey.

Meals at home and away from home. Although 8 out of every 10 meals in working-women households came from home food supplies, these households bought more meals away from home than other households (fig. 3). Less than 1 out of every 20 meals in working-women and in other households was eaten away from home without direct expense—as guest meals, as free school meals, or as payment for services. Noon meals were most frequently eaten away from home, regardless of employment of the female head. As would be expected, working-women households had fewer of their noon meals from home food supplies (68 percent compared with 80 percent in other households). Working-women households had 88 percent of their evening meals and 91 percent of their morning meals at home—only slightly fewer than other households.

The average cost of a home "meal unit," which includes the cost of meals and snacks, was

\$0.83 in working-women households—slightly higher than in other households (\$0.75). A meal unit bought and eaten away from home, also including the cost of meals and snacks, averaged \$2.04 for working-women households and \$2.22 for other households. The procedures used in determining the costs per meal unit at home and away from home are described in "Food Costs of U.S. Households, Spring 1977," in the summer 1979 issue of "Family Economics Review."

Nutrients per dollar's worth of food. Although working-women households used food at home with a higher cost per meal unit than other households, the nutrient return per dollar's worth of food was slightly lower for each of 11 nutrients studied (fig. 4). The higher nutrient return in other households does not necessarily mean that they consciously chose more nutritious foods. Diets that are low in cost usually include some relatively inexpensive foods in

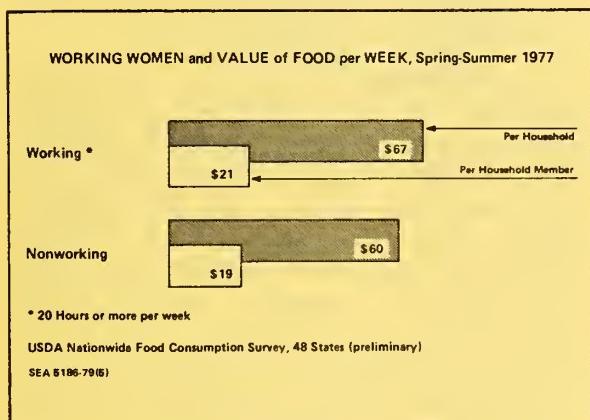


Figure 1

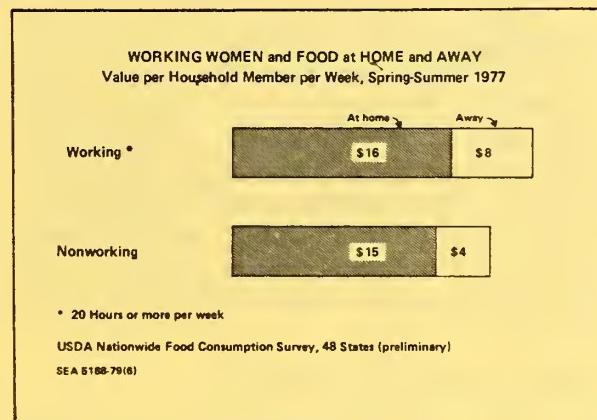


Figure 2

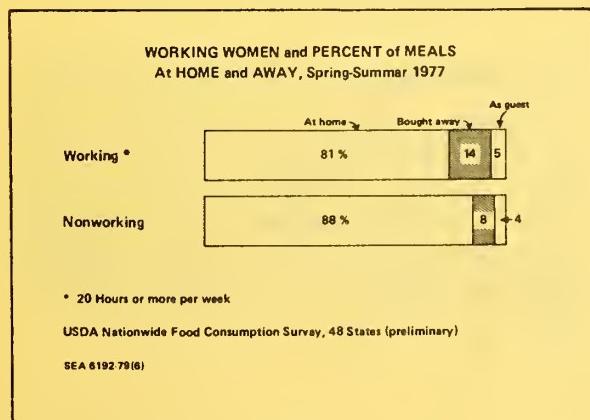


Figure 3

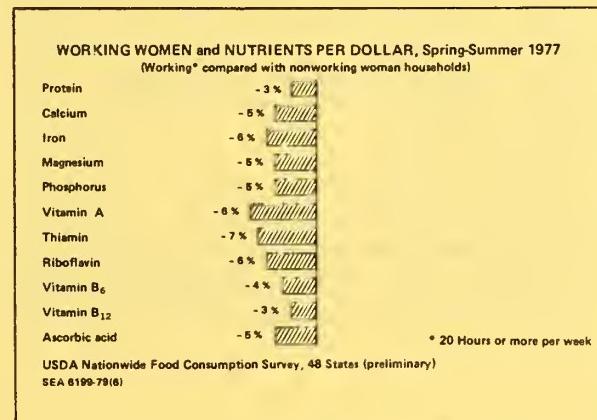


Figure 4

large quantities. Some of these foods—such as enriched and whole-grain flour and bread, some cereals, dry beans, and potatoes—furnish substantial amounts of a number of nutrients.

Other information. When asked to evaluate their food, 78 percent of working-women household respondents indicated that they had enough food and the kinds of foods they wanted. Slightly fewer, 72 percent, of other households responded this way.

About one-half of both working-women and nonworking-women households surveyed did major food shopping once a week and about one-fifth shopped twice or more per week. Of both types of households, about 95 percent did their major food shopping at a supermarket.

The female head in most survey households usually shopped for, planned, and prepared the food (fig. 5). The male head in working-women households was more likely to participate in shopping than in the planning and preparation. The male head's role in shopping for food was the same whether or not the female head worked, and his role in planning and preparation was only slightly increased in working-women households. Fourteen percent of the male heads in working-women households, compared with 8 percent in other households, usually planned or helped the female head plan the meals. Fifteen percent of male heads in working-women households, compared with 7 percent in other households, usually prepared or helped prepare the food.

Households With Elderly Persons

Of the 7,000 survey households, 1,480 had a male or female head 65 years of age or older (elderly households). These elderly households were more frequently located in nonmetropolitan areas, averaged fewer household members, and had lower incomes than other households (see table).

Money value of food. Although the total money value of food at home and away from home per week per household was considerably lower for elderly households than for other households, the money value of food *per person*

was the same—about \$20 (fig. 6). Of this \$20, however, elderly households used more for food at home and less for food away than did other households (fig. 7).

Meals at home and away from home. As would be expected from the value of food used away from home, elderly households bought fewer of their meals out than did other households (fig. 8); although, when they did eat out, they spent considerably more per meal unit (\$3.04 and \$2.11, respectively). The average cost per home meal unit was \$0.79 in both elderly and other households.

Nutrients per dollar's worth of food. The nutrient return per dollar's worth of food in elderly households was as high or higher than in other households for 7 of the 11 nutrients studied (fig. 9). The four nutrients for which nutrient return was lower—protein, calcium, phosphorus, and riboflavin—are provided abundantly by milk, which is generally more prominent in diets of households with children than households with elderly persons.

Other information. When asked to evaluate their food, about three-fourths of elderly households indicated that they had enough food and the kinds of foods they wanted, about the same percentage as for other households. One-half of the elderly households and one-half of the other households usually did their major food shopping once a week. A few more elderly households (28 percent) than other households (20 percent) shopped two or more times a week. Seven percent of elderly households, compared with 3 percent of other households, did their major shopping at a small store.

Further Information From the NFCS 1977-78

Notification of future releases from the Nationwide Food Consumption Survey 1977-78 can be requested by writing to the Consumer and Food Economics Institute, Human Nutrition Center, Science and Education Administration, U.S. Department of Agriculture, Hyattsville, Md. 20782.

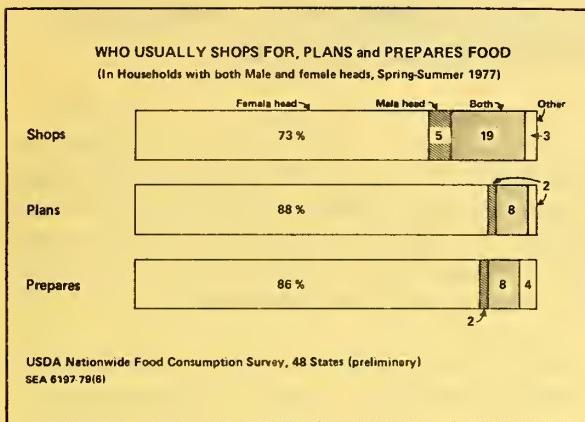


Figure 5

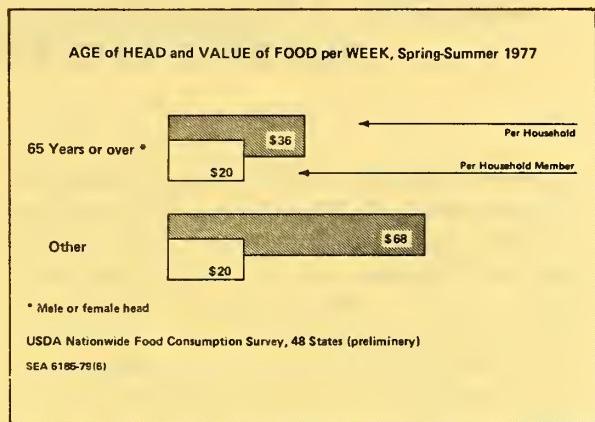


Figure 6

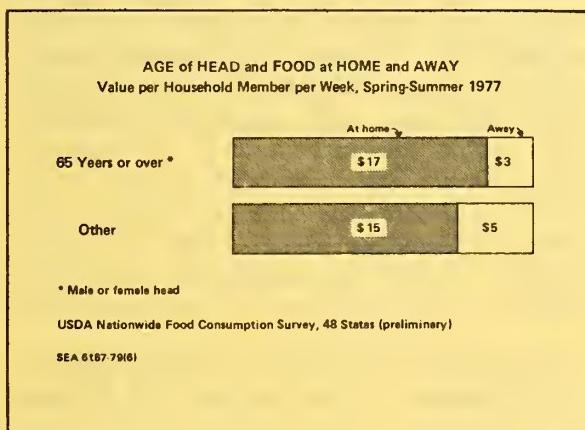


Figure 7

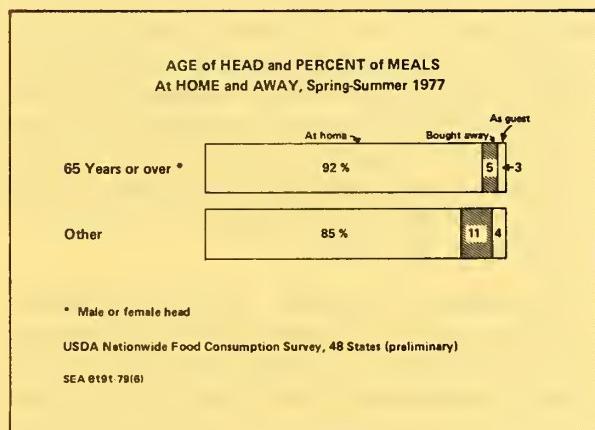


Figure 8

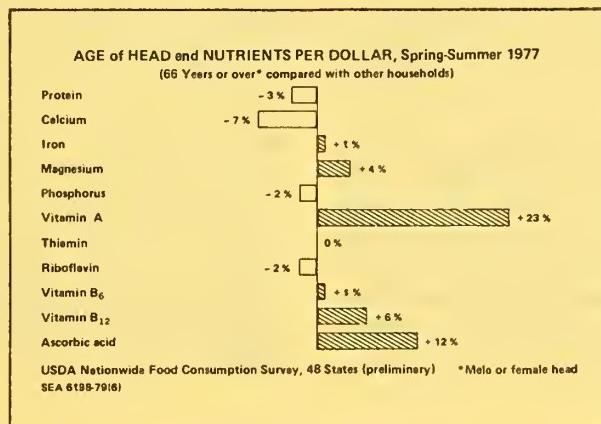


Figure 9

HOUSING AND COMMUNITY DEVELOPMENT—RECENT REPORTS AND FORTHCOMING DATA

How Well Are We Housed? The fourth report on the adequacy of housing of particular groups of Americans, released from the U.S. Department of Housing and Urban Development (HUD), focuses on the elderly. (The first three reports were described in "Family Economics Review," fall 1979.) The report includes statistical information on elderly households and how they live, and it is based on data from the Annual Housing Survey. According to the report, over 40 percent of the elderly households in America, compared with only 20 percent in all U.S. households, have to spend in excess of one-quarter of their income to live in adequate housing. Elderly renters are hardest hit by housing costs—only 50 percent of elderly renters, compared with over 75 percent of all renters, can afford adequate housing for one-quarter of their income. Single copies of the report in English and in Spanish are available free from HUD USER, P.O. Box 280, Germantown, Md. 20767.

Experimental Housing Allowance Program: Forthcoming Data Center. Data from the research program on the issues related to the use of housing allowances (see "Family Economics Review," summer 1979 for a description) are to be made available for public use. A major product of the Experimental Housing Allowance Program (EHAP) will be the massive data set derived from the Demand, Supply, and Administrative Agency Experiments and the Integrated Analysis of EHAP. A data center is being designed to house the EHAP data and other HUD data sets for which there is public demand. It will maintain all the EHAP files, codebooks, and documentation at one computer installation. These will be integrated using software systems designed to make them more manageable and linked to standard analysis packages. Batch and interactive access will be available and also training sessions and technical assistance. The system will be operable for public use by about

mid-1980. For additional information, contact Jennifer Stucker, Division of Housing Research, Office of Policy Development and Research, U.S. Department of Housing and Urban Development (tel. 202-755-6568).

A Survey of Citizens Views and Concerns About Urban Life. This is the final report of a survey that was completed in January 1978 and provided citizen input into the President's 1978 report to the Congress on urban policy. Citizens in urban, suburban, and rural areas throughout the country were asked to give their views on the present condition and future prospects of their communities. This report outlines the survey's general findings, including satisfaction, expectations, attitudes, and preferences. Detailed demographic information from the survey is contained in "The 1978 HUD Survey on the Quality of Community Life: A Data Book" (see "Family Economics Review," fall 1979, for a description). Both are available free from HUD USER, P.O. Box 280, Germantown, Md. 20767.

Housing for the Elderly and Handicapped—The Experience of the Section 202 Program From 1959 to 1977. This report provides a descriptive overview and an evaluation of the Section 202 Program. Section 202 of The Housing Act of 1959 was one of the first Federal programs to produce housing especially designed for the elderly and handicapped by making loans available to nonprofit sponsors to stimulate new multifamily housing construction. The report covers program background information, policy issues, tenant and project characteristics, an analysis of the cost effectiveness of the 202 and other similar programs, an evaluation of 202 financial viability, and a summary of implications for current programs with similar goals. Single copies of the report are available free from HUD USER, P.O. Box 280, Germantown, Md. 20767.

FARM POPULATION TRENDS

Although the total U.S. farm population declined between 1970 and 1975, the population on farms with annual sales greater than \$40,000 increased 76 percent. Approximately a fourth of the farm population lived on these farms and accounted for nearly 80 percent of the total farm receipts. Some of the increase in population on large farms can be attributed to inflation and its effect on dollar value of farm product sales, but at least part of the change reflects real increase.

About a third of the farm population lived on farms with annual sales of under \$2,500. These persons earned most of their income from off-farm sources.

Most persons living on farms were in the same households as the farm operator. Only 10 percent lived in other dwellings; such nonoperator households contained 32 percent of all black

farm residents, as compared with only 7 percent of white farm residents.

From 1970 to 1975 the farm population declined at a greater rate among blacks, non-operators, and residents of the South as compared with whites, operators, and those living in the northern and western regions.

The U.S. farm population was concentrated on livestock and cash-grain farms. About two out of every five lived on livestock farms. Cash-grain farms increased their share of the total farm population to 27 percent in 1975 from 20 percent in 1973.

Source: Banks, Vera J. 1978. Farm population trends and farm characteristics. U.S. Department of Agriculture, Rural Development Research Report No. 3, 50 pp.

ESTIMATES OF THE COSTS OF RAISING RURAL NONFARM CHILDREN: UPDATED TO 1978 PRICE LEVELS

Estimates of the cost of raising rural nonfarm children, developed in the early 1970's, have been updated to 1978 annual average price levels. Total and annual costs from birth to age 18 for eight items in the budget and at three cost levels are presented in the tables on the following pages. The costs have been estimated separately

for children living in the North Central, Northeast, South, and West regions. Information on the development, use, and interpretation of USDA estimates of the cost of raising children was given in the summer 1979 issue of "Family Economics Review."

Table 1. Annual cost of raising a rural nonfarm child from birth to age 18, by age,
at 3 cost levels: 1978 price levels¹

NORTH CENTRAL

Age of child (years)	Total	Food at home	Food away from home ²	Clothing	Housing ³	Medical care	Educa- tion	Trans- porta- tion	All other ⁴
<u>Dollars</u>									
ECONOMY									
Under 1 -----	1,159	258	0	55	392	73	0	280	101
1 -----	1,215	314	0	55	392	73	0	280	101
2-3 -----	1,110	295	0	69	341	73	0	231	101
4-5 -----	1,184	351	18	69	341	73	0	231	101
6 -----	1,225	351	18	110	324	73	17	231	101
7-9 -----	1,298	424	18	110	324	73	17	231	101
10-11 -----	1,372	498	18	110	324	73	17	231	101
12 -----	1,446	498	18	151	341	73	17	231	117
13-15 -----	1,502	554	18	151	341	73	17	231	117
16-17 -----	1,587	627	18	165	341	55	17	247	117
Total -----	23,951	7,897	252	1,980	6,138	1,278	204	4,288	1,914
LOW									
Under 1 -----	1,787	332	0	82	716	109	0	363	185
1 -----	1,842	387	0	82	716	109	0	363	185
2-3 -----	1,632	387	0	110	579	91	0	297	168
4-5 -----	1,724	443	36	110	579	91	0	297	168
6 -----	1,779	443	36	165	545	91	17	297	185
7-9 -----	1,871	535	36	165	545	91	17	297	185
10-11 -----	1,945	606	36	165	545	91	17	297	185
12 -----	2,113	627	55	247	545	91	17	330	201
13-15 -----	2,169	683	55	247	545	91	17	330	201
16-17 -----	2,332	775	55	302	545	91	17	346	201
Total -----	34,907	9,871	618	3,186	10,288	1,674	204	5,708	3,358
MODERATE									
Under 1 -----	2,517	369	0	96	1,074	164	0	495	319
1 -----	2,609	461	0	96	1,074	164	0	495	319
2-3 -----	2,339	443	0	151	903	145	0	412	285
4-5 -----	2,486	517	73	151	903	145	0	412	285
6 -----	2,690	517	91	233	886	145	70	429	319
7-9 -----	2,800	627	91	233	886	145	70	429	319
10-11 -----	2,948	775	91	233	886	145	70	429	319
12 -----	3,187	775	91	356	920	145	70	478	352
13-15 -----	3,279	867	91	356	920	145	70	478	352
16-17 -----	3,542	959	109	439	937	164	70	495	369
Total -----	51,870	11,992	1,274	4,496	16,630	2,686	840	8,114	5,838

¹Child in a family of husband and wife and no more than 5 children.

²Includes home-produced food and school lunches.

³Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

⁴Includes personal care, recreation, reading, and other miscellaneous expenditures.

Source: Costs were updated from estimates in table 2 of CFE (Adm.)-318, 1971, USDA, Agricultural Research Service, Cost of Raising a Child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables. Indexes used are shown in table 3. Estimates rounded to nearest \$1.

Table 1. Annual cost of raising a rural nonfarm child from birth to age 18, by age,
at 3 cost levels: 1978 price levels¹

NORTHEAST

Age of child (years)	Total	Food at home	Food away from home ²	Clothing	Housing ³	Medical care	Education	Trans- porta- tion	All other ⁴
<u>Dollars</u>									
ECONOMY									
Under 1 -----	1,247	295	0	55	426	73	0	264	134
1 -----	1,303	351	0	55	426	73	0	264	134
2-3 -----	1,266	351	0	69	392	73	0	247	134
4-5 -----	1,339	406	18	69	392	73	0	247	134
6 -----	1,373	406	18	110	392	73	9	231	134
7-9 -----	1,447	480	18	110	392	73	9	231	134
10-11 -----	1,539	572	18	110	392	73	9	231	134
12 -----	1,583	572	18	137	409	73	9	231	134
13-15 -----	1,638	627	18	137	409	73	9	231	134
16-17 -----	1,876	701	18	260	426	73	17	247	134
Total -----	26,801	9,005	252	2,114	7,260	1,314	124	4,320	2,412
LOW									
Under 1 -----	1,991	369	0	82	784	109	0	412	235
1 -----	2,065	443	0	82	784	109	0	412	235
2-3 -----	1,955	443	0	123	699	109	0	363	218
4-5 -----	2,065	498	55	123	699	109	0	363	218
6 -----	2,154	480	55	178	682	109	35	363	252
7-9 -----	2,264	590	55	178	682	109	35	363	252
10-11 -----	2,375	701	55	178	682	109	35	363	252
12 -----	2,487	701	55	274	682	109	35	379	252
13-15 -----	2,561	775	55	274	682	109	35	379	252
16-17 -----	2,806	867	73	343	699	109	35	412	268
Total -----	41,574	11,106	806	3,506	12,582	1,962	420	6,794	4,398
MODERATE									
Under 1 -----	2,924	443	0	110	1,210	164	0	577	420
1 -----	3,016	535	0	110	1,210	164	0	577	420
2-3 -----	2,898	517	0	178	1,108	164	0	528	403
4-5 -----	3,080	590	109	178	1,108	164	0	528	403
6 -----	3,301	590	127	260	1,091	164	105	528	436
7-9 -----	3,412	701	127	260	1,091	164	105	528	436
10-11 -----	3,578	867	127	260	1,091	164	105	528	436
12 -----	3,817	867	127	398	1,125	164	105	561	470
13-15 -----	3,928	978	127	398	1,125	164	105	561	470
16-17 -----	4,297	1,089	146	521	1,159	164	105	610	503
Total -----	62,784	13,598	1,780	5,126	20,216	2,952	1,260	9,898	7,954

¹ Child in a family of husband and wife and no more than 5 children.

² Includes home-produced food and school lunches.

³ Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

⁴ Includes personal care, recreation, reading, and other miscellaneous expenditures.

Source: Costs were updated from estimates in table 2 of CFE (Adm.)-318, 1971, USDA, Agricultural Research Service, Cost of Raising a Child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables. Indexes used are shown in table 3. Estimates rounded to nearest \$1.

Table 1. Annual cost of raising a rural nonfarm child from birth to age 18, by age,
at 3 cost levels: 1978 price levels¹

SOUTH

Age of child (years)	Total	Food at home	Food away from home ²	Clothing	Housing ³	Medical care	Educa- tion	Trans- porta- tion	All other ⁴
<u>Dollars</u>									
ECONOMY									
Under 1 -----	1,228	277	0	55	392	73	0	297	134
1 -----	1,283	332	0	55	392	73	0	297	134
2-3 -----	1,139	314	0	82	324	55	0	247	117
4-5 -----	1,230	369	36	82	324	55	0	247	117
6 -----	1,240	351	18	110	324	55	17	231	134
7-9 -----	1,313	424	18	110	324	55	17	231	134
10-11 -----	1,387	498	18	110	324	55	17	231	134
12 -----	1,449	498	36	137	341	55	17	231	134
13-15 -----	1,505	554	36	137	341	55	17	231	134
16-17 -----	1,622	627	36	165	341	55	17	247	134
Total -----	24,410	8,008	396	1,976	6,070	1,026	204	4,386	2,344
LOW									
Under 1 -----	1,967	332	0	96	767	109	0	445	218
1 -----	2,041	406	0	96	767	109	0	445	218
2-3 -----	1,827	387	0	137	630	109	0	363	201
4-5 -----	1,938	443	55	137	630	109	0	363	201
6 -----	1,928	443	55	178	562	109	17	346	218
7-9 -----	2,020	535	55	178	562	109	17	346	218
10-11 -----	2,112	627	55	178	562	109	17	346	218
12 -----	2,213	627	55	247	579	91	17	379	218
13-15 -----	2,269	683	55	247	579	91	17	379	218
16-17 -----	2,494	775	55	329	596	91	17	396	235
Total -----	37,758	9,926	770	3,454	10,934	1,854	204	6,726	3,890
MODERATE									
Under 1 -----	3,021	443	0	123	1,210	182	0	660	403
1 -----	3,095	517	0	123	1,210	182	0	660	403
2-3 -----	2,824	498	0	192	1,039	182	0	544	369
4-5 -----	3,007	572	109	192	1,039	182	0	544	369
6 -----	3,128	554	109	260	1,005	182	87	528	403
7-9 -----	3,238	664	109	260	1,005	182	87	528	403
10-11 -----	3,386	812	109	260	1,005	182	87	528	403
12 -----	3,658	812	127	398	1,039	182	87	577	436
13-15 -----	3,750	904	127	398	1,039	182	87	577	436
16-17 -----	4,111	1,015	146	562	1,056	182	87	610	453
Total -----	60,522	12,824	1,672	5,290	18,874	3,276	1,044	10,192	7,350

¹Child in a family of husband and wife and no more than 5 children.

²Includes home-produced food and school lunches.

³Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

⁴Includes personal care, recreation, reading, and other miscellaneous expenditures.

Source: Costs were updated from estimates in table 2 of CFE (Adm.)-318, 1971, USDA, Agricultural Research Service, Cost of Raising a Child--Derived from 1960-61 Survey of Consumer Expenditures, detail tables. Indexes used are shown in table 3. Estimates rounded to nearest \$1.

Table 1. Annual cost of raising a rural nonfarm child from birth to age 18, by age,
at 3 cost levels: 1978 price levels¹

WEST

Age of child (years)	Total	Food at home	Food away from home ²	Clothing	Housing ³	Medical care	educa- tion	Trans- porta- tion	All other ⁴
<u>Dollars</u>									
ECONOMY									
Under 1 -----	1,661	295	0	69	511	73	0	528	185
1 -----	1,717	351	0	69	511	73	0	528	185
2-3 -----	1,493	332	0	82	426	73	0	412	168
4-5 -----	1,566	387	18	82	426	73	0	412	168
6 -----	1,640	406	18	137	409	73	17	412	168
7-9 -----	1,714	480	18	137	409	73	17	412	168
10-11 -----	1,788	554	18	137	409	73	17	412	168
12 -----	1,846	554	18	178	409	73	17	429	168
13-15 -----	1,901	609	18	178	409	73	17	429	168
16-17 -----	2,103	720	36	151	443	73	17	478	185
Total -----	31,609	8,859	288	2,302	7,702	1,314	204	7,848	3,092
LOW									
Under 1 -----	2,242	351	0	82	835	127	0	528	319
1 -----	2,334	443	0	82	835	127	0	528	319
2-3 -----	2,117	424	0	137	699	127	0	445	285
4-5 -----	2,246	498	55	137	699	127	0	445	285
6 -----	2,299	480	55	206	665	127	35	429	302
7-9 -----	2,409	590	55	206	665	127	35	429	302
10-11 -----	2,502	683	55	206	665	127	35	429	302
12 -----	2,665	683	55	302	682	127	35	462	319
13-15 -----	2,738	756	55	302	682	127	35	462	319
16-17 -----	2,996	867	73	315	699	127	35	528	352
Total -----	44,703	10,939	806	3,786	12,582	2,286	420	8,314	5,570
MODERATE									
Under 1 -----	3,127	443	0	110	1,227	200	0	660	487
1 -----	3,219	535	0	110	1,227	200	0	660	487
2-3 -----	2,930	517	0	178	1,056	182	0	561	436
4-5 -----	3,112	590	109	178	1,056	182	0	561	436
6 -----	3,347	572	109	274	1,039	200	105	561	487
7-9 -----	3,476	701	109	274	1,039	200	105	561	487
10-11 -----	3,624	849	109	274	1,039	200	105	561	487
12 -----	3,896	849	127	411	1,074	200	105	610	520
13-15 -----	4,006	959	127	411	1,074	200	105	610	520
16-17 -----	4,409	1,089	146	480	1,142	200	105	693	554
Total -----	64,185	13,469	1,672	5,180	19,492	3,528	1,260	10,756	8,828

¹Child in a family of husband and wife and no more than 5 children.

²Includes home-produced food and school lunches.

³Includes shelter, fuel, utilities, household operations, furnishings, and equipment.

⁴Includes personal care, recreation, reading, and other miscellaneous expenditures.

Source: Costs were updated from estimates in table 2 of CFE (Adm.)-318, 1971, USDA, Agricultural Research Service, Cost of Raising a Child-Derived from 1960-61 Survey of Consumer Expenditures, Detail Tables. Indexes used are shown in table 3. Estimates rounded to nearest \$1.

POPULATION AND EMPLOYMENT TRENDS, 1978

Population Growth

The total population of the United States on January 1, 1979, was estimated to be 219.5 million. This was an increase of 1.7 million, or 0.8 percent, since January 1, 1978—the same rate as in the previous year. The birth rate was 15.2 per 1,000 population in 1978 and 15.3 in 1977. Over a period of years childlessness has increased among young married women 20 to 29 years of age. In 1978 the fertility rate (how many births a group of 1,000 women would have by the end of their childbearing years) was 1,795, about two-thirds that in 1960. Even though a rate of 2,115 per thousand is required for natural replacement of the population, the United States is still many years away from zero population growth because a large proportion of women are currently in their childbearing years.

The age structure of the population has shifted since 1970. The number of persons 25 to 34 years of age increased by 35 percent; those 18 to 24 years increased by over 18 percent. As a proportion of the total population, the group 18 to 34 years of age increased from 24 percent in 1970 to almost 29 percent in 1978. The number of children under 14 years decreased by over 13 percent during 1970-78. Their proportion of the total population decreased from 26 percent in 1970 to 21 percent in 1978.

In March 1978 there were 25 million black persons, representing 12 percent of the population. The black population, which is relatively young (median age of 24 years, as compared with 30 years for whites), experienced a slower decline in fertility than the white population and a resulting smaller decrease in the proportion of children under 14 years. During 1970-78 the black population grew by 13 percent, compared with 6 percent for the white population.

Since 1970, 40 percent of all U.S. population growth has occurred in California, Florida, and

Texas. Much of this is due to immigration from other States.

Employment

For the first time in U.S. history, the civilian labor force averaged 100 million persons during 1978, or 63 percent of the civilian, noninstitutional population 16 years and older. The unemployment rate for 1978 averaged 6.0 percent, continuing the yearly decline since 1975 when the rate was 8.5 percent. Teenages and women have contributed significantly to the labor force expansion. The proportion of teenagers in the labor force grew from 47 percent in 1960 to 58 percent in 1978; 1 out of every 10 persons in the 1978 labor force was a teenager. The proportion of women in the labor force, which was 38 percent in 1960, reached 50 percent for the first time in recorded U.S. history in 1978. Women between the ages of 25 and 34 increased their labor force participation rate from 36 percent in 1960 to 62 percent in 1978.

Mothers in the labor force with children under 6 years increased from 19 percent in 1960 to 42 percent in 1978, and those with school age children (6 to 17 years) from 39 percent in 1960 to 57 percent in 1978.

At the same time that female labor force participation increased, male participation continued to decline, from 83 percent in 1960 to 78 percent in 1978. As a result, women have increased their share of the civilian labor force from 34 percent in 1960 to 42 percent in 1978.

Sources: U.S. Department of Commerce, Bureau of the Census, 1979, Current Population Reports: Population Characteristics, Population profile of the United States: 1978, Series P-20, No. 318, 58 pp.; Population Estimates and Projections, Estimates of the population of the United States, by age, sex, and race: 1976 to 1978, Series P-25, No. 800, 25 pp.

MARITAL AND FAMILY STATUS OF WORKERS BY STATE AND AREA

Newly published data from the Bureau of Labor Statistics provide information on the marital and family characteristics of the work force in 1976 by region, State, and standard metropolitan statistical areas. The data reveal trends that may affect the labor supply of regions and States as well as the social services needed by families in a given area.

The characteristics of women in the labor force are one of the trends highlighted in the report. About 49 percent of women in the United States are in the labor force with regional variations of from 46 percent in the east south central region to a high of 52 percent in the New England States. Of women who head families in the United States, 59 percent are in the labor force, varying from 52 percent in the New England area to 66 percent in the mountain regions. For women in husband-wife families where the husband is in the civilian labor force, 53 percent are in the labor force themselves. About 54 per-

cent of women in the labor force who have a husband present also have children under age 18. About 81 percent of women in the labor force who have never been married or are widowed or divorced have no children under age 18, whereas those with children under age 18 vary from 9 percent in the Boston area to 25 percent in the Los Angeles-Long Beach area.

Other important regional, State, and area trends reported in the publication are employment and unemployment of family members; presence and age of children in various family types; labor force participation, marital status, and presence of children by race; income information; and contribution of wives' earnings to family income.

Source: U.S. Department of Labor, Bureau of Labor Statistics, 1978, Marital and family status of workers by State and area, Report No. 545 [from Survey of Income and Education, Spring 1976].

RECENT SUBURBANIZATION OF BLACKS: HOW MUCH, WHO, AND WHERE

This report from the Department of Housing and Urban Development examines the extent and significance of black movement into the suburbs from the late 1950's to the mid-1970's. The analysis concludes that black migration patterns have shifted since 1970, so that there is now net movement from central cities to suburbs by blacks as well as whites. The report is

the first in a series of Annual Housing Survey Studies, intended to discuss research from the Annual Housing Survey.

Single copies of the report (HUD-PDR-378) are available free while the supply lasts. Send your request to HUD USER, P.O. Box 280, Germantown, Md. 20767.

SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

The following are for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402:

- COMPOSITION OF FOODS: FATS AND OILS—RAW, PROCESSED, PREPARED. AH 8-4. Revised June 1979. \$4.75.
- PRACTICES USED FOR HOME CANNING OF FRUITS AND VEGETABLES. HERR 43. April 1979. \$2.40.
- SOYBEANS AS HUMAN FOOD—UNPROCESSED AND SIMPLY PROCESSED. URR 5. Revised July 1979. \$2.40.

Single copies of the following are available free from the U.S. Department of Agriculture. Please address your request to the office indicated.

From Office of Governmental and Public Affairs, Washington, D.C. 20250:

- STRAWBERRY VARIETIES IN THE UNITED STATES. F 1043. Revised June 1979.
- GROWING BLACKBERRIES. F 2160. Revised July 1979.
- MONEY-SAVING MAIN DISHES. G 43. Revised July 1979.

From Economics, Statistics, and Cooperatives Service, Publications Unit, Room 0054, South Building, Washington, D.C. 20250:

- BALANCE SHEET OF THE FARMING SECTOR, 1979. AB 430. August 1979.
- SOLAR ENERGY FOR AGRICULTURE—REVIEW OF RESEARCH. ESCS-67. August 1979.
- HOUSEHOLD EXPENDITURE PATTERNS IN THE UNITED STATES. T 1603. April 1979.

HEALTH CARE IN RURAL AMERICA

Nonmetropolitan areas have greater unmet health needs and fewer health resources than metropolitan areas according to a new report from USDA's Economics, Statistics, and Cooperatives Service (ESCS). The report compares the health needs and resources in both areas, and it shows that nonmetro areas' lower incomes, larger aged populations, hazardous occupations, and lower educational levels contribute to poorer health care conditions. The

report also includes sections on government involvement in rural health care, the supply of medical resources, and needs of specific subpopulations.

"Health Care in Rural America," by Mary C. Ahearn of the Economic Development Division, is available without charge from the Publications Unit, ESCS, USDA, Washington, D.C. 20250. Ask for U.S. Department of Agriculture Bulletin No. 428, issued July 1979.

CONSUMER CREDIT SURVEY

The 1977 Consumer Credit Survey, published by the Board of Governors of the Federal Reserve System, provides a wealth of new data on consumers' awareness, perceptions, attitudes, and behavior in credit transactions. Data collection for this survey was the responsibility of the Survey Research Center (SRC) of the University of Michigan, and analysis of the data and preparation of the report were done by Thomas A. Durkin and Gregory E. Elliehausen of Pennsylvania State University. The Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation jointly sponsored the project.

Information from the survey is divided into two major sections: (1) Respondents' awareness of the credit process including laws and regulations, attitudes toward credit, and perceptions of differences among institutions; and (2) information about credit use and users—information that has not been available on a cross-section basis since suspension of the Survey of Consumer Finances in 1979 (SRC, University of Michigan).

The report, dated December 1978, is available for \$2 in a limited supply from Publications Services, Division of Administrative Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

JOURNEY TO WORK

A special study of commuting in the United States based on interviews of households from October through December 1975 shows the following findings:

- Workers who lived in suburban areas were twice as likely to work in the suburbs as to commute into the central cities.
- Twice as many workers commuted from nonmetropolitan areas to metropolitan areas as the reverse.
- About 8 percent of all workers in the United States regularly worked at different locations and had no fixed place of occupation.
- A greater proportion of central city and suburban residents worked in the suburbs in 1975 than in 1970.

- About 65 percent of all workers in the United States drove to work alone; those who lived in the suburbs were more likely to drive alone than other workers.
- Workers in nonmetropolitan areas and those in central cities or suburbs had especially high rates of carpooling.
- The average commuting trip one way in the United States was about 9 miles—8 miles for those driving alone and 11 miles for those in carpools.

Source: U.S. Department of Commerce, Bureau of the Census, 1979, *The journey to work in the United States: 1975, Current Population Reports, Special Studies P-23, No. 99*, 29 pp.

Cost of food at home estimated for food plans at 4 cost levels, September 1979, U.S. average¹

Sex-age groups	Cost for 1 week			Cost for 1 month		
	Thrifty plan ²	Low-cost plan	Moderate-cost plan	Liberal plan	Thrifty plan ²	Low-cost plan
	<u>Dollars</u>					
FAMILIES						
Family of 2: ³						
20-54 years	28.40	37.10	46.70	55.90	123.10	160.90
55 years and over	25.40	33.00	40.90	49.10	110.40	143.30
Family of 4:						
Couple, 20-54 years and children--						
1-2 and 3-5 years	40.00	51.70	64.70	77.50	173.60	224.20
6-8 and 9-11 years	48.20	62.30	78.50	93.90	208.90	270.40
INDIVIDUALS ⁴						
Child:						
7 months to 1 year	5.70	6.90	8.50	10.00	24.70	30.10
1-2 years	6.40	8.20	10.10	12.10	27.90	35.50
3-5 years	7.80	9.80	12.10	14.60	33.80	42.40
6-8 years	9.90	12.70	16.00	19.10	43.00	55.20
9-11 years	12.50	15.90	20.00	24.00	54.00	68.90
Male:						
12-14 years	13.30	16.90	21.20	25.40	57.60	73.30
15-19 years	14.60	18.80	23.50	28.30	63.50	81.40
20-54 years	14.20	18.60	23.60	28.30	61.60	80.70
55 years and over	12.60	16.40	20.40	24.60	54.80	71.20
Female:						
12-19 years	11.90	15.20	18.80	22.50	51.60	65.70
20-54 years	11.60	15.10	18.90	22.50	50.30	65.60
55 years and over	10.50	13.60	16.80	20.00	45.60	59.10
Pregnant	14.60	18.70	23.00	27.40	63.40	81.00
Nursing	15.50	19.80	24.70	29.30	67.20	86.00

¹ Assumes that food for all meals and snacks is purchased at the store and prepared at home. Estimates for each plan were computed from quantities of foods published in the Winter 1976 (thrifty plan) and Winter 1975 (low-cost, moderate-cost, and liberal plans) issues of Family Economics Review. The costs of the food plans were first estimated using prices paid in 1965-66 by households from USDA's Household Food Consumption Survey with food costs at 4 selected levels. USDA updates these survey prices to estimate the current costs for the food plans using information from the Bureau of Labor Statistics: "Estimated Retail Food Prices by Cities" from 1965-66 to 1977 and "CPI Detailed Report," tables 3 and 9, after 1977.

²Coupon allotment in the Food Stamp Program based on this food plan.

³10 percent added for family size adjustment. See footnote 4.

⁴The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person--add 20 percent; 2-person--add 10 percent; 3-person--add 5 percent; 5-or-6-person--subtract 5 percent; 7-or-more-person--subtract 10 percent.

CONSUMER PRICES

Consumer Price Index for all urban consumers
 (1967 = 100)

Group	Sept. 1979	Aug. 1979	July 1979	Sept. 1978
All items	223.4	221.1	218.9	199.3
Food	237.1	236.3	236.9	215.6
Food at home	234.7	233.9	235.5	214.1
Food away from home	247.6	246.5	244.9	223.2
Housing	234.6	231.5	228.4	207.5
Shelter	247.4	243.9	240.1	216.2
Rent	179.0	177.5	175.9	166.4
Homeownership	271.9	267.6	263.0	234.2
Fuel and other utilities ..	251.2	247.2	243.5	218.8
Fuel oil, coal, and bottled gas	461.6	438.6	412.9	295.7
Gas (piped) and electricity	270.1	266.5	264.5	237.9
Household furnishings and operation	192.2	191.2	190.4	180.5
Apparel and upkeep	169.8	166.3	164.3	161.9
Men's and boys' apparel ...	162.7	159.6	159.2	158.7
Women's and girls' apparel	155.9	151.3	147.8	152.3
Footwear	180.1	177.5	176.6	165.7
Transportation	221.4	219.6	216.6	188.7
Private	220.0	220.4	217.4	188.3
Public	205.2	200.8	197.1	188.2
Medical care	243.7	241.8	239.9	222.6
Entertainment	191.1	190.2	189.1	178.3
Other goods and services	201.7	197.0	195.2	187.8
Personal care	199.0	197.5	196.4	184.9

Source: U.S. Department of Labor, Bureau of Labor Statistics.

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